

REMARKS

The allowance of claims 63–168, except for certain matters of formality, is noted with appreciation.

The examiner indicated certain places in certain claims that required correction solely as to matters of formality. This amendment makes the corrections required by the examiner, with certain minor exceptions as noted.

As regards claim 133, it is believed that certain corrections required by the examiner are inappropriate and were perhaps intended for independent claim 151. The indicated changes were made to claim 151; claim 133 has been corrected in a manner consistent with other amendments required by the examiner. If the examiner believes otherwise, he is authorized and respectfully requested to make appropriate changes by examiner's amendment.

As regards claim 151, the examiner did not specifically direct corrections to this claim to remove the "operative for" type language, although it is believed that he intended to so do. Accordingly, claim amendments along the lines of corrections to other claims have also been made, for the sake of consistency.

Finally, the examiner did not specifically indicate that formality corrections were required to claims 82, 90, 95, 96, 98, 119, 126, 127, 130, 154, and 155. Many of these claims also included the "operative for" language. These claims have also been amended along the lines of corrections to other claims for the sake of consistency.

Comments on Statement of Reasons for Allowance

Pursuant to MPEP Section 1302.14, the following comments by the Applicant are provided so that the record is clear that the Applicant does not necessarily agree with the reasons given by the examiner for allowing this application – Applicant believes that the claims are patentable for such reasons and for other reasons as well. Although the Applicant appreciates the allowance, these comments are believed necessary so as to negate any presumption of acquiescence to those reasons and any negative inferences that may flow therefrom.

Although not expressly identified as such, the examiner provided an informal statement of reasons for allowance in the office action mailed January 26, 2006. That statement expressed that the prior art taken alone or in combination failed to teach or suggest "in response to receipt

Attorney Docket No. 4526-29734
Serial No. 09/476,386

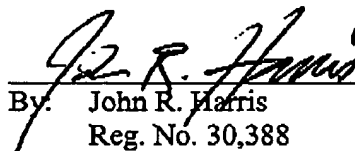
of information from the cash deposit payment processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor," as recited in the various independent claims. While Applicant does not dispute this statement as a reason for allowance, Applicant would like the record to be clear that the claims include various elements and steps which form part of a patentable overall combination of elements and/or process steps, and that the claims should not be viewed as allowable solely because of the recited statement.

* * * * *

The foregoing is submitted as a full and complete response to the office action mailed January 26, 2006, and is believed to have placed all claims in condition for allowance. Issuance of a Notice of Allowance is respectfully solicited. The examiner is requested to contact the undersigned at 404 504 7720 if any issues remain that can be resolved by telephone.

Dated: May 3, 2006

Respectfully submitted,



By: John R. Harris
Reg. No. 30,388

MORRIS, MANNING & MARTIN, LLP
3343 Peachtree Rd. NE
1600 Atlanta Financial Center
Atlanta, GA 30326
(404) 233-7000

Docket: 4526-29734